

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Carmen Morales
 Debtor

Case No. 17-10058-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Apr 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2017.

db +Carmen Morales, 1336 Lancaster Ave., Reading, PA 19607-1538
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13847056 +Arcadia Recovery, PO Box 6768, Reading, PA 19610-0768
 13847059 +Consumer Portfolio Svc, Attn: Bankruptcy, 19500 Jamboree Rd, Irvine, CA 92612-2401
 13847060 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
 13870872 +Pennsylvania Housing Finance Agency, c/o KML Law Group, P.C., 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 13847063 +Reading Area Water Authority, 815 Washington, Reading, PA 19601-3615

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRHHOLBER.COM Apr 15 2017 00:13:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911

smg +E-mail/Text: robertsl2@dnb.com Apr 15 2017 00:11:12 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2017 00:10:51
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 15 2017 00:11:19 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13847057 +E-mail/Text: banko@berkscredit.com Apr 15 2017 00:10:41 Berks Credit & Collections,
 900 Corporate Dr, Reading, PA 19605-3340
 13847058 +EDI: CAPITALONE.COM Apr 15 2017 00:13:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13847061 +E-mail/Text: blegal@phfa.org Apr 15 2017 00:11:07 Pa Housing Finance Age, Po Box 8029,
 Harrisburg, PA 17105-8029
 13847064 +EDI: RMSC.COM Apr 15 2017 00:13:00 Synchrony Bank/Care Credit, Po Box 965064,
 Orlando, FL 32896-5064

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13847062* +Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Carmen Morales tobykmenelsohn@comcast.net
 DENISE ELIZABETH CARLON on behalf of Creditor U.S. Bank National Association et al ...
 bkgroup@kmlawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor Pennsylvania Housing Finance Agency
 bkgroup@kmlawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association et al ...
 bkgroup@kmlawgroup.com
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Carmen Morales	Social Security number or ITIN	xxx-xx-4791
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-10058-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carmen Morales

4/13/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.